

# NC DEPARTMENT OF ADMINISTRATION

## Benefits Information Overview

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Outlined below, you will find information regarding your benefits package with the department. A brief description of benefit plans offered is covered however; the descriptions are by no means inclusive. Detailed information regarding the benefits offered will be discussed and distributed during your scheduled New Employee Orientation Session. If you are unable to attend the Orientation Session please inform your agency personnel contact immediately for an alternate session. After reviewing the information contained in this packet, you may contact Human Resources at 919-807-2480 with your questions or concerns.

### **Health Insurance**

The State's Health Plan (SHP) care benefits are administered by Blue Cross and Blue Shield of North Carolina Inc., commonly referred to as the State Health Plan (SHP). New employees must enroll themselves and their dependents within 30 days of employment to prevent a waiting period. The State Health Plan offers the Preferred Provider Organization (PPO) Plan. The PPO Plan offers three (3) health care plan designs for its members: NC Traditional 70/30, NC Consumer-Directed Health Plan and the NC Enhanced 80/20 plan. The State of North Carolina contributes toward the cost of an employee's health insurance. All premiums are paid on a pre-taxed basis. If an employee wishes to pay premiums on an after-tax basis, A "Benefits Rejection Form" must be completed and forward to the Human Resources Management (HRM) Office.

Attached please find a comparison sheet of monthly contributions rates for each plan design.

### **NC SHP Traditional 70/30 Plan**

This option has lower premiums in exchange for higher copays, coinsurance and deductibles. Affordable Care Act preventive services and medications will require the applicable copay under this plan.

### **NC SHP Consumer-Directed Health (CDHP) Plan**

This is a high deductible health plan that is accompanied by a Health Reimbursement Account (HRA), which is set up for you by the State Health Plan. As opposed to having copays for some services, members in this Plan must first meet the deductible, then coinsurance is applied. This account starts with a balance provided by the Plan, which is used to help you meet the deductible. The amount provided in your HRA is dependent on your hire date and will be pro-rated for the months remaining in the benefit year. With this plan, Affordable Care Act preventive services and medications are covered at 100%, which means there is no charge for you, as long as medical management requirements are met. CDHP preventive medications are subject to coinsurance only, which means you don't have to meet your deductible before the Plan starts paying.

### **NC SHP Enhanced 80/20 Plan**

This option has higher premiums in exchange for lower copays, coinsurance and deductibles. With this plan, Affordable Care Act preventative service and medications are covered at 100%, which means there is no charge to you, as long as medical management requirements are met.

The effective date of health insurance (State Health Plan) is the first of the month following date of hire or the second month following the date of hire.

Plan overviews and benefit booklets for each of these three plans listed above, can be found on the NC State Health Plan website, [www.shpnc.org](http://www.shpnc.org) . Click on Health Plan Options for detailed information.

## **NC Flex Benefits**

The NC Flex Benefits Program provides various benefits such as a Health Care Spending Account, Dependent Day Care Spending Account, Dental insurance, Vision Care insurance, Cancer insurance, Critical Care insurance, Core Accidental Death & Dismemberment (AD&D) insurance, Voluntary AD&D insurance and Group Term Life insurance to meet the needs of you and your family. You pay for the cost of coverage through payroll deduction before taxes are withheld. Paying for NC Flex Benefits coverage on a pre-tax basis reduces your taxable income, which in turn reduces your state and federal income taxes and FICA. New employees must also enroll themselves and their dependents into the plan within 30 days of your hire date. Your participation begins the first day of the month following your date of hire. Additional information regarding benefits can be found at the website [www.NCFLEX.org](http://www.NCFLEX.org).

These Pre-Tax benefits (both State Health Plan and NC Flex benefits) will be gone over more in detail during your New Employee Orientation, but you may want to review these websites now so that you are better informed when it comes to enrolling (and asking questions during the New Employee Orientation).

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## **Supplemental and Post-Tax Benefits Offered by the Department of Administration**

During New Employee Orientation, your Orientation trainer will also give you information on some Post-Tax benefits that are also available to you (besides the State Health Plan and NC Flex benefits).

Some of these benefits include a Blue Cross Blue Shield dental plan, Universal Life and Term Life insurance provided by First Protective, Pre-Paid Legal Services as well as supplemental Life and Accident Insurance (both Aflac and Colonial supplemental plans).

These benefits are not to be confused with health insurance. These products are paid directly to you upon filing of a claim. Products offered by AFLAC and Colonial include: accident/sickness, disability income, and hospitalization. Representatives have permission to visit within the agencies to discuss their products. You are not obligated in any way to subscribe to any of these supplemental plans.

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## **Other Benefits**

### **Pension Plan**

6% of your monthly pay is automatically deducted from each paycheck to fund the State Employees Pension Plan. These funds are available to you when you leave or retire from State service.

### **Supplemental Retirement Income Plans**

401K and 457(b) tax plans provides a supplemental saving option to help ensure a secure financial future for your retirement years. Both plans allow you to save and invest extra money for retirement and both are tax deferred. Both the 401K and the 457(b) plan are administered by Prudential. You save or invest pre-tax dollars through a voluntary salary contribution.

You may join either plan for minimum contribution as low as \$20.00 per month.

For more information, you should visit the Prudential website at: [www.ncplans.prudential.com/](http://www.ncplans.prudential.com/)